

# United States Bankruptcy Court

Eastern District of Michigan

Case No. 09-64318-swr

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Ray White  
302 Jeffrey Avenue  
Royal Oak, MI 48073

Laurie A. White  
302 Jeffrey Avenue  
Royal Oak, MI 48073

Social Security / Individual Taxpayer ID No.:

xxx-xx-4943

xxx-xx-9708

Employer Tax ID / Other nos.:

## DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/10/09

Steven W. Rhodes  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0645-2  
Case: 09-64318

User: rspei  
Form ID: bl8j

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Nov 10, 2009

The following entities were noticed by first class mail on Nov 12, 2009.

db/jdb +James Ray White, Laurie A. White, 302 Jeffrey Avenue, Royal Oak, MI 48073-2582  
tr +Basil T. Simon, 422 West Congress, Suite 400, Detroit, MI 48226-3137  
17809253 American Express Travel Related Services, c/o Nationwide Credit, Inc., PO Box 740640,  
Atlanta, GA 30374-0640  
17809254 +Autovest, LLC, C/O Sheryl S. Zamplas, P.O. Box 2247, Southfield, MI 48037-2247  
17809255 +CBCS, P.O. Box 16333, Columbus, OH 43216-6333  
17809256 +Craig S. Romazi, 2850 Dixie Hwy, Waterford, MI 48328-1713  
17809257 +Donald R. Conrad/Beaumont reference lab, 13750 Merriman Rd, Livonia, MI 48150-1814  
17809258 Fifth Third, P.O. Box 630778, Cincinnati, OH 45263-0778  
17844018 +Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009  
17809259 +Fifth Third Bank/Servicing Solutions, LLC, P.O. Box 3875, Southfield, MI 48037-3875  
17809260 Focus Receivables Management, P.O. Box 725069, Atlanta, GA 31139-2069  
17809262 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree, P.O. Box 94710, Palatine, IL 60094-4710)  
17809261 Glendale Neurological Assoc, PC, d/b/a Michigan Inst for Neuro Dis, 28595 Orchard Lake Road,  
Suite 200, Farmington, MI 48334-2979  
17809264 +Jan & Dan Hill, 37652 Carpathia Blvd, Sterling Heights, MI 48310-3854  
17809266 LJ Ross Associates, Inc., P.O. Box 2317, Ann Arbor, MI 48106-2317  
17809267 +Michael J. Ryan, 2851 High Meadow Circle, Suite 210, Auburn Hills, MI 48326-2790  
17809268 +Military Book Club, P.O. Box 988, Harrisburg, PA 17108-0988  
17809269 +Nationwide Credit, Inc., PO Box 740640, Atlanta, GA 30374-0640  
17809270 Oakland County Circuit Court, 1200 N. Telegraph Road, 09-098168-CK, Pontiac, MI 48341-0404  
17809271 +Paramount Bank, 31000 Northwestern Hwy., Suite 200, Farmington, MI 48334-2586  
17809272 +Pediatric Specialists of Bloomfield Hill, 43097 Woodward Avenue, Suite 201,  
Bloomfield Hills, MI 48302-5043  
17809273 +Quest Diagnostics, P.O. Box 740020, Cincinnati, OH 45274-0020  
17809274 +Somerset Gynecology & Obstetrics, 3290 W. Big Beaver, Troy, MI 48084-2903  
17809275 +South Oakland Anesthesia Associates, P.O. Box 673116, Detroit, MI 48267-3116  
17809276 +St. John Oakland Hospital, P.O. Box 673077, Detroit, MI 48267-3077  
17809277 State of Michigan, Department of Treasury, P.O. Box 77437, Detroit, MI 48277-0437  
17809278 +The Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100  
17809279 +U.S. Attorney, 211 W. Fort Street, Suite 2001, Detroit, MI 48226-3220  
17809280 +U.S. Attorney General, U.S. Dept. of Justice, 950 Pennsylvania Ave., N.W.,  
Washington, DC 20530-0009  
17809281 +Universal Fidelity LP, P.O. Box 941911, Houston, TX 77094-8911  
17809284 William Beaumont, Business Center, 500 Stephenson Highway, P.O. Box 5042,  
Troy, MI 48007-5042

The following entities were noticed by electronic transmission on Nov 10, 2009.

tr +EDI: QBTSIMON.COM Nov 10 2009 18:23:00 Basil T. Simon, 422 West Congress, Suite 400,  
Detroit, MI 48226-3137  
17809252 +EDI: RMCB.COM Nov 10 2009 18:23:00 AMCA Collection Agency, P.O. Box 1235,  
Elmsford, NY 10523-0935  
17825024 EDI: BECKLEE.COM Nov 10 2009 18:18:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
17809263 EDI: IRS.COM Nov 10 2009 18:23:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114-0326  
17809265 +EDI: PHINPLAZA.COM Nov 10 2009 18:24:00 Law Offices of Mitchell N. Kay, P.O. Box 9006,  
Smithtown, NY 11787-9006  
17918102 EDI: RECOVERYCORP.COM Nov 10 2009 18:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
17809282 +EDI: AFNIVZWIRE.COM Nov 10 2009 18:24:00 Verizon Wireless, P.O. Box 9058,  
Dublin, OH 43017-0958  
17809283 +EDI: WFFC.COM Nov 10 2009 18:23:00 Wells Fargo, P.O. Box 10347, Des Moines, IA 50306-0347  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

17844019\* +Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0645-2  
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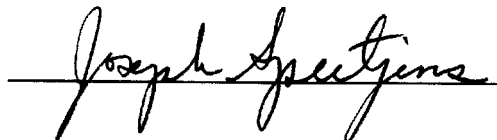
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.